

# Freeform Search

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<b>Database:</b>	US Pre-Grant Publication Full-Text Database
	US Patents Full-Text Database
	US OCR Full-Text Database
	EPO Abstracts Database
	JPO Abstracts Database
	Derwent World Patents Index
	IBM Technical Disclosure Bulletins

  

**Term:**

**Display:**  Documents in **Display Format:**  Starting with Number

**Generate:** ☐ Hit List ☒ Hit Count ☐ Side by Side ☐ Image

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Search

Clear

Interrupt

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## Search History

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**DATE:** Thursday, December 09, 2004   [Printable Copy](#)   [Create Case](#)

<u>Set Name</u> side by side	<u>Query</u>	<u>Hit Count</u>	<u>Set Name</u> result set
	<i>DB=PGPB,USPT,EPAB,JPAB,DWPI,TDBD; PLUR=YES; OP=OR</i>		
<u>L2</u>	L1 and @ad<19991216	242	<u>L2</u>
<u>L1</u>	(RSA or verifone).as.	279	<u>L1</u>

END OF SEARCH HISTORY

Set	Items	Description
S1	3733	((APPROV? OR AUTHORIZ? OR VERIF?) (W) (TRANSACTION OR PURCHASE))
S2	335	S1 AND ((DEBIT OR CREDIT) (W) CARD)
S3	41	S2 AND PD<19991216
S4	11763	(APPROV? OR AUTHORIZ? OR VERIF?) AND VERIFONE
S5	6559	S4 AND CARD
S6	193	S5 AND ((APPROV? OR AUTHORIZ? OR VERIF?) (3N) (ALGORITHM OR - METHOD OR PROCESS))
S7	0	S9 AND PD<19991216
S8	31	S6 AND PD<19991216
S9	31	S6 AND PD<19991216
File 636:		Gale Group Newsletter DB(TM) 1987-2004/Dec 09 (c) 2004 The Gale Group
File 621:		Gale Group New Prod. Annou. (R) 1985-2004/Dec 09 (c) 2004 The Gale Group
File 813:		PR Newswire 1987-1999/Apr 30 (c) 1999 PR Newswire Association Inc
File 16:		Gale Group PROMT(R) 1990-2004/Dec 09 (c) 2004 The Gale Group
File 160:		Gale Group PROMT(R) 1972-1989 (c) 1999 The Gale Group
File 148:		Gale Group Trade & Industry DB 1976-2004/Dec 09 (c) 2004 The Gale Group
File 20:		Dialog Global Reporter 1997-2004/Dec 09 (c) 2004 The Dialog Corp.

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FTEXT1

B/F

608

G25

268

626

267

139

Set	Items	Description
S1	799	((APPROV? OR AUTHORIZ? OR VERIF?) (W) (TRANSACTION OR PURCHASE))
S2	81	S1 AND ((DEBIT OR CREDIT) (W) CARD)
S3	24	S2 AND PD<19991216
S4	3430	(APPROV? OR AUTHORIZ? OR VERIF?) AND VERIFONE
S5	2236	S4 AND CARD
S6	799	((APPROV? OR AUTHORIZ? OR VERIF?) (W) (TRANSACTION OR PURCHASE))
S7	81	S6 AND ((DEBIT OR CREDIT) (W) CARD)
S8	24	S7 AND PD<19991216
S9	3430	(APPROV? OR AUTHORIZ? OR VERIF?) AND VERIFONE
S10	2236	S9 AND CARD
S11	59	S10 AND ((APPROV? OR AUTHORIZ? OR VERIF?) (3N) (ALGORITHM OR METHOD OR PROCESS))
S12	0	S14 AND PD<19991216
S13	15	S11 AND PD<19991216
S14	15	S11 AND PD<19991216
File	15:ABI/Inform(R)	1971-2004/Dec 08 (c) 2004 ProQuest Info&Learning
File	9:Business & Industry(R)	Jul/1994-2004/Dec 08 (c) 2004 The Gale Group
File	623:Business Week	1985-2004/Dec 08 (c) 2004 The McGraw-Hill Companies Inc
File	810:Business Wire	1986-1999/Feb 28 (c) 1999 Business Wire
File	275:Gale Group Computer DB(TM)	1983-2004/Dec 09 (c) 2004 The Gale Group
File	624:McGraw-Hill Publications	1985-2004/Dec 08 (c) 2004 McGraw-Hill Co. Inc
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FTXT2

Set	Items	Description
S1	748	((APPROV? OR AUTHORIZ? OR VERIF?) (W) (TRANSACTION OR PURCHASE))
S2	2	S1 AND ((DEBIT OR CREDIT) (W) CARD)
S3	1	S2 AND PD<19991216
S4	200	(APPROV? OR AUTHORIZ? OR VERIF?) AND VERIFONE
S5	95	S4 AND CARD
S6	2	S5 AND ((APPROV? OR AUTHORIZ? OR VERIF?) (3N) (ALGORITHM OR - METHOD OR PROCESS))
S7	0	S9 AND PD<19991216
S8	0	S6 AND PD<19991216
S9	0	S6 AND PD<19991216
File	35:	Dissertation Abs Online 1861-2004/Nov (c) 2004 ProQuest Info&Learning
File	583:	Gale Group Globalbase(TM) 1986-2002/Dec 13 (c) 2002 The Gale Group
File	65:	Inside Conferences 1993-2004/Dec W1 (c) 2004 BLDSC all rts. reserv.
File	2:	INSPEC 1969-2004/Nov W4 (c) 2004 Institution of Electrical Engineers
File	233:	Internet & Personal Comp. Abs. 1981-2003/Sep (c) 2003 EBSCO Pub.
File	99:	Wilson Appl. Sci & Tech Abs 1983-2004/Oct (c) 2004 The HW Wilson Co.
File	473:	FINANCIAL TIMES ABSTRACTS 1998-2001/APR 02 (c) 2001 THE NEW YORK TIMES
File	474:	New York Times Abs 1969-2004/Dec 09 (c) 2004 The New York Times
File	475:	Wall Street Journal Abs 1973-2004/Dec 08 (c) 2004 The New York Times
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NFTEXT

Set	Items	Description
S1	21	((APPROV? OR AUTHORIZ? OR VERIF?) (W) (TRANSACTION OR PURCHASE))
S2	0	S1 AND ((DEBIT OR CREDIT) (W) CARD)
S3	0	S2 AND PD<19991216
S4	105	(APPROV? OR AUTHORIZ? OR VERIF?) AND VERIFONE
S5	24	S4 AND CARD
S6	0	S5 AND ((APPROV? OR AUTHORIZ? OR VERIF?) (3N) (ALGORITHM OR - METHOD OR PROCESS))
S7	0	S9 AND PD<19991216
S8	0	S6 AND PD<19991216
S9	0	S6 AND PD<19991216

File 634:San Jose Mercury Jun 1985-2004/Dec 08  
(c) 2004 San Jose Mercury News

File 256:TecInfoSource 82-2004/Nov  
(c) 2004 Info.Sources Inc

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SFTWAR

Set	Items	Description
S1	227	((APPROV? OR AUTHORIZ? OR VERIF?) (W) (TRANSACTION OR PURCHASE))
S2	31	S1 AND ((DEBIT OR CREDIT) (W) CARD)
S3	9	S2 AND PD<19991216
S4	1620	(APPROV? OR AUTHORIZ? OR VERIF?) AND VERIFONE
S5	1131	S4 AND CARD
S6	34	S5 AND ((APPROV? OR AUTHORIZ? OR VERIF?) (3N) (ALGORITHM OR - METHOD OR PROCESS))
S7	0	S9 AND PD<19991216
S8	10	S6 AND PD<19991216
S9	10	S6 AND PD<19991216
S10	1023	DS
S11	0	HOIW FILES
File 608:KR/T Bus.News. 1992-2004/Dec 09		
(c)2004 Knight Ridder/Tribune Bus News		
File 625:American Banker Publications 1981-2004/Dec 09		
(c) 2004 American Banker		
File 268:Banking Info Source 1981-2004/Dec W1		
(c) 2004 ProQuest Info&Learning		
File 626:Bond Buyer Full Text 1981-2004/Dec 08		
(c) 2004 Bond Buyer		
File 267:Finance & Banking Newsletters 2004/Dec 06		
(c) 2004 The Dialog Corp.		
File 139:EconLit 1969-2004/Nov		
(c) 2004 American Economic Association		
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OTHER MANDATORY FILES  
FOR 705/39

T 8/9/7,14

8/9/7 (Item 6 from file: 9)

DIALOG(R)File 9:Business & Industry(R)  
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1898277 Supplier Number: 01898277 (THIS IS THE FULLTEXT)

**Visa, MC Back New Security Protocol**

**(Visa International and MasterCard International are involved in developing Secure Electronic Transaction (SET))**

Computer Reseller News, p 16

July 28, 1997

DOCUMENT TYPE: Journal ISSN: 0893-8377 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 562

**ABSTRACT:**

Visa International Inc and MasterCard International are both directly involved in developing Secure Electronic Transaction (SET). This potential standard vows secure use of payment cards over the Internet and other public networks through encrypted data, digital certificates used to authenticate parties and a system that allows the transaction to happen without having credit **card** numbers or other sensitive information that is vulnerable to theft. The formal launch of SET 1.0 is anticipated later in 1997. Early participants include Concentric Network Corp (Cupertino, CA), a network service provider. Already, Concentric is in the process of developing access kits that would include an integrated browser and SET "wallet." There are at least 16 other companies joining the fray, among them, IBM Corp. The article provides additional information on issues surrounding SET.

**TEXT:**

Byline: Ken Presti

San Francisco -- An early version of an emerging electronic commerce protocol is getting strong support from two prominent credit industry players likely to reap substantial advantages if the technology proves successful.

Both Visa International Inc. and MasterCard International are directly involved in the development of Secure Electronic Transaction (SET). The potential standard promises secure use of payment cards over the Internet and other public networks via encrypted data, digital certificates used to authenticate parties, plus a system that enables the transaction to occur without having credit cards numbers and other sensitive information collect on merchant servers, where they might be vulnerable to theft.

Such exposure has severely limited the use of the Internet as an economic transactional tool, leading a number of vendors to invest large sums of money in security technologies.

"SET 1.0 is real and the technology is here to stay," said Steve Herz, Visa's senior vice president of Internet commerce. "Pilot projects are already under way in 25 different countries. Visa, alone, is working with about a hundred different banks [on the project]," he said.

Formal rollout of SET 1.0 is expected later this year, but supporters do not anticipate widespread usage before 1998. During the interim, a substantial number of details will need to be worked out before the protocol is ready for prime time.

The list of upcoming priorities includes creation of a certification process to validate software produced by various vendors against the SET specification. A Root Key Authority will be created to manage the digital certificates used for authentication. Issues surrounding liability have yet to be addressed, and perhaps most important, the technology must win the confidence of historically conservative business groups such as the banking industry, as well as conform to the needs of the international business community-at-large. To do that, SET must establish and maintain a reputation for being rock-solid.

Meanwhile, there are as many as 50 to 100 technological competitors on drawing boards elsewhere, sources said. In some scenarios, Electronic Data Interchange (EDI) might play a significant competitive role, they said.

"It's a matter of marketing more than anything else," said Craig Johnson, an analyst with Current Analysis, Ashburn, Va. "Having MasterCard and Visa in the trials is a pretty big piece of the world, but I really think the winners will be the people who have the Suns, the Oracles, the Microsofts as their backers. They will be the enablers. Right now, having an SET logo is great, but who cares?"

Early participants include Concentric Network Corp. The Cupertino-based network service provider is already in the process of developing access kits that would include an integrated browser and SET "wallet," which basically amounts to a menu of credit **card** options available to the consumer. Bundled dial-up or dedicated IP access, as well as private-label customer support, also are planned.

"Either the banks can distribute it or we can do it," said Mike McCormack, Concentric sales engineer. "Our objective is to provide an integrated package."

At least 16 other companies jumping on the bandwagon include IBM Corp., which has its SET-based CommercePoint product line in beta testing; Sun Microsystems Inc. has its Java Commerce APIs supporting SET on Ultra servers; RSA Data Security Inc. is a co-author of the specification and security **algorithm** ; and VeriFone Inc. has a SET-tested Internet gateway and merchant software involved in beta tests.

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COMPANY NAMES: MASTERCARD INTERNATIONAL INC; VISA INTERNATIONAL  
 INDUSTRY NAMES: Network hardware and software; Software  
 PRODUCT NAMES: Networking software packages (737255)  
 CONCEPT TERMS: All company; All product and service information; Joint venture; Product development  
 GEOGRAPHIC NAMES: North America (NOAX); United States (USA)

8/9/14 (Item 13 from file: 9)

DIALOG(R)File 9:Business & Industry(R)  
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1086722 Supplier Number: 01086722 (THIS IS THE FULLTEXT)

**E-money promises shake-up**

**(Microsoft Corp is working with Visa USA Inc to create a secure code for online credit card transactions)**

Computer Reseller News, p 51+  
 December 12, 1994

DOCUMENT TYPE: Journal ISSN: 0893-8377 (United States)



LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 757

ABSTRACT:

Microsoft Corp is working with Visa USA Inc to create a secure code for online credit **card** transactions. The other major firm in online financial deals is MCI Communications Corp, which started offering internetMCI in late 11/94. The service is an attempt to lure more consumers and businesses onto the Internet for secure electronic shopping with user-friendly software and high-speed links. First Virtual Holdings Inc is the only online banking firm actually operating on the Internet now, offering what is being called E-money services.

TEXT:

BY R.W. RUSHING New York

Financial giants are rushing the net, believing they have found the killer app that will fuel millions of commuters on the information superhighway: electronic money.

Under the rubric of "E-money," services as diverse as 24-hour online banking, bill paying and investing promise the biggest shake-up of America's financial sector since the aftermath of the Great Depression. And E-money's promise extends to sales of software, which could undergo a radical transformation as buyers look for online discounts reflecting reduced overhead.

Here is a review of some of the players in the big game: Some are familiar blue chips with new ideas; others are small start-ups that hope to make up for their diminutive size through vision and guts -- the oldest story in the computer revolution.

Not surprisingly, Microsoft Corp. of Redmond, Wash., so far has the largest stake in online financial transactions. Microsoft's October surprise offer to buy Intuit Inc. for \$1.5 billion signaled the company's determination to buy market share in this growing field if it could not be won with its own competing package, MS Money.

Microsoft also said on Nov. 8 that it is busy working with Visa USA Inc., Foster City, Calif., to develop a secure code for credit- **card** transactions online, but it and Visa have yet to bring a product to market.

Novell Inc. agreed to purchase the MS Money package from Microsoft upon FTC **approval**. Provo, Utah-based Novell is also busily assuring Microsoft's existing banking partners that the MS Money software will continue to be supported.

One of MS Money's biggest customers is The Chase Manhattan Bank, N.A., New York. Chase is offering its New York and Connecticut customers access to their accounts via modem.

The other big player in online financial transactions is MCI Communications Corp., Washington. MCI began offering InternetMCI in late November (CRN, Dec. 5). InternetMCI is an attempt to lure more businesses and consumers onto the Net for secure electronic shopping with user-friendly software and high-speed links.

MCI also teamed up with two leading-edge firms to exploit Internet browsing software such as gopher, archie, Wide Area Information Service (WAIS), FTP Navigator and the World Wide Web.

FTP Software Inc. of North Andover, Mass., will bring its expertise in TCP/IP-based network software to the table. Netscape Communications Inc. (formerly Mosaic Communications Corp.) of Mountain View, Calif., will advise MCI on World Wide Web applications.

These big firms move like elephants through the Internet jungle. But smaller firms are snapping at their heels with offerings that, although not as well-funded, may be bolder and more visionary. It remains up to the market to shake out the applications that will work from those that will not.

Among the most promising of these small shops in First Virtual Holdings Inc., Cheyenne, Wyo. Remarkably, this bank with a staff of 30 exists solely online, and it is the only online banking firm actually up and running since launching operations Oct. 17.

Two giant partners back up First Virtual Holdings: systems integrator Electronic Data Systems Inc., Plano, Texas, and First USA Bank, Dallas. Two of the firm's directors are also grand old men of the Internet, Marshal Rose and Nathaniel Borenstein.

First Virtual Holdings relies on an anonymous electronic-mail **verification process** for transactions in which both buyer and seller have accounts at the bank, and the bank is tied in with the Visa and MasterCard network. When asked about the impact of E-money on the channel, Stein said he was excited by the prospect of software rentals. Vendors could rent to users software coded with a locking mechanism dependent on regular payments that could be transacted via First Virtual Holdings.

Another bit player with top-billing aspirations is CyberCash Inc. of Vienna, Va. CyberCash will offer debit and credit transactions over the Internet next year.

CyberCash's main claim to competitiveness is its roster of backers. The company was founded by Bill Melton, who invented the **Verifone** technology the company said is used by 80 percent of merchants to **verify credit-card** transactions with banks. Others on the CyberCash board include Jim Bidzos, president of the cryptography firm RSA Data Security Inc., and Dan Lynch, Interop Co. founder and chairman.

CyberCash Chief Operating Officer Bruce Wilson said secure E-money transactions will mean a fundamental change in software distribution. Programmers will benefit from discounted on-line software purchases because the channel will be cut out of its markup.

Wilson added that the channel's survival in software sales will depend on becoming software "brokers," offering online malls with prices reflecting the reduction in overhead.

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COMPANY NAMES: CYBERCASH INC; FIRST VIRTUAL HOLDINGS INC; MCI COMMUNICATIONS CORP; MICROSOFT CORP; VISA USA INC

INDUSTRY NAMES: Banking; Financial services

PRODUCT NAMES: National and state commercial banks (602000)

CONCEPT TERMS: All product and service information; Product introduction

GEOGRAPHIC NAMES: North America (NOAX); United States (USA)

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T 8/9/7,14

8/9/7 (Item 6 from file: 9)

DIALOG(R) File 9:Business & Industry(R)  
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1898277 Supplier Number: 01898277 (THIS IS THE FULLTEXT)  
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Computer Reseller News, p 16  
July 28, 1997  
DOCUMENT TYPE: Journal ISSN: 0893-8377 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 562

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1086722 Supplier Number: 01086722 (THIS IS THE FULLTEXT)

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Computer Reseller News, p 51+  
December 12, 1994

DOCUMENT TYPE: Journal ISSN: 0893-8377 (United States)

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